

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Joshua Michael Earnshaw
Debtor

Case No. 18-02669-HWV
Chapter 13

District/off: 0314-1
Date Rcvd: Jun 20, 2023

User: AutoDocke
Form ID: 3180W

Page 1 of 2
Total Noticed: 17

The following symbols are used throughout this certificate:

Symbol **Definition**

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 22, 2023:

| Recip ID | Recipient Name and Address |
|----------|---|
| db | + Joshua Michael Earnshaw, 765 Ridgelyn Drive, Dallastown, PA 17313-9742 |
| 5077273 | + Financial Data Systems, 1638 Military Cutoff Rd, Ste 201, Wilmington, NC 28403-5752 |
| 5077275 | + Phelicia Earnshaw, 791 York St., Mount Wolf, PA 17347-9769 |

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|--|----------------------|--|
| cr | + EDI: AISACG.COM | Jun 20 2023 23:42:00 | Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901 |
| cr | Email/Text: BankruptcyECFMail@mccalla.com | Jun 20 2023 19:43:00 | Freedom Mortgage Corporation, c/o McCalla Raymer Leibert Pierce, LLC, Bankruptcy Department, 1544 Old Alabama Road, Roswell, GA 30076 |
| 5078752 | EDI: GMACFS.COM | Jun 20 2023 23:42:00 | Ally Financial, PO Box 130424, Roseville MN 55113-0004 |
| 5077268 | + EDI: GMACFS.COM | Jun 20 2023 23:42:00 | Ally Financial, PO Box 380901, Minneapolis, MN 55438-0901 |
| 5077270 | + EDI: CAPITALONE.COM | Jun 20 2023 23:42:00 | Capital One, PO Box 30285, Salt Lake City, UT 84130-0285 |
| 5077269 | + EDI: CAPITALONE.COM | Jun 20 2023 23:42:00 | Capital One, PO Box 30285, Salt Lake City, UT 84130-0285 |
| 5077272 | + EDI: CAPONEAUTO.COM | Jun 20 2023 23:42:00 | Capital One Auto Finance, PO Box 259407, Plano, TX 75025-9407 |
| 5085483 | + EDI: AISACG.COM | Jun 20 2023 23:42:00 | Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360 |
| 5080029 | + EDI: AISACG.COM | Jun 20 2023 23:42:00 | Capital One Auto Finance, a division of Capital On, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901 |
| 5083969 | EDI: CAPITALONE.COM | Jun 20 2023 23:42:00 | Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083 |
| 5089736 | + Email/Text: Bankruptcy@Freedommortgage.com | Jun 20 2023 19:43:00 | FREEDOM MORTGAGE CORPORATION, ATTN: BANKRUPTCY DEPARTMENT, 10500 KINCAID DRIVE, FISHERS IN 46037-9764 |
| 5077274 | + Email/Text: Bankruptcy@Freedommortgage.com | Jun 20 2023 19:43:00 | Freedom Mortgage Corp, 10500 Kincaid Dr, Fishers, IN 46037-9764 |
| 5077278 | + Email/Text: EBN_Waco@Receivemorermp.com | Jun 20 2023 19:43:00 | PMAB LLC, 4135 S Stream Blvd Ste 400, Charlotte, NC 28217-4636 |
| 5096715 | EDI: PRA.COM | Jun 20 2023 23:42:00 | Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541 |

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|--|
| 5077271 | *+ | Capital One, PO Box30285, Salt Lake City, UT 84130-0285 |
| 5077276 | *+ | Phelicia Earnshaw, 791 York St., Mount Wolf, PA 17347-9769 |
| 5077277 | *+ | Phelicia Earnshaw, 791 York St., Mount Wolf, PA 17347-9769 |

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 22, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 20, 2023 at the address(es) listed below:

| Name | Email Address |
|----------------------------|--|
| Brian Nicholas | on behalf of Creditor FREEDOM MORTGAGE CORPORATION bnicholas@kmllawgroup.com |
| Denise E. Carlon | on behalf of Creditor FREEDOM MORTGAGE CORPORATION bkgroup@kmllawgroup.com bkgroup@kmllawgroup.com |
| Jack N Zaharopoulos | TWeclf@pamd13trustee.com |
| Mario J. Hanyon | on behalf of Creditor FREEDOM MORTGAGE CORPORATION wbefc@brockandscott.com mario.hanyon@brockandscott.com |
| Mario John Hanyon | on behalf of Creditor Freedom Mortgage Corporation pamb@fedphe.com mario.hanyon@brockandscott.com |
| Mario John Hanyon | on behalf of Creditor FREEDOM MORTGAGE CORPORATION pamb@fedphe.com mario.hanyon@brockandscott.com |
| Melanie Walz Scaringi | on behalf of Debtor 1 Joshua Michael Earnshaw melanie@scaringilaw.com mschaffner@scaringilaw.com |
| Michael Patrick Farrington | on behalf of Creditor FREEDOM MORTGAGE CORPORATION mfarrington@kmllawgroup.com |
| Thomas Song | on behalf of Creditor FREEDOM MORTGAGE CORPORATION tomysong0@gmail.com |
| Thomas Song | on behalf of Creditor Freedom Mortgage Corporation tomysong0@gmail.com |
| United States Trustee | ustpregion03.ha.ecf@usdoj.gov |

TOTAL: 11

Information to identify the case:

| | | | | |
|---|---|-------------|-----------|---|
| Debtor 1 | <u>Joshua Michael Earnshaw</u> | | | Social Security number or ITIN xxx-xx-8754 |
| | First Name | Middle Name | Last Name | EIN ----- |
| Debtor 2 (Spouse, if filing) | <u>First Name Middle Name Last Name</u> | | | Social Security number or ITIN ----- |
| | First Name | Middle Name | Last Name | EIN ----- |
| United States Bankruptcy Court Middle District of Pennsylvania | | | | |
| Case number: <u>1:18-bk-02669-HWV</u> | | | | |

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Joshua Michael Earnshaw
aka Joshua Earnshaw, aka Joshua M Earnshaw

By the
court:

6/20/23



Henry W. Van Eck, Chief Bankruptcy
Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

Form 3180W

Chapter 13 Discharge

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- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.